

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method comprising:

receiving, by a payment service provider during an enrollment session over a network, information identifying a network user, information identifying a payment account associated with the network user, and a payment request to execute a payment on behalf of the network user, the network user not having previously enrolled with the payment service provider;

verifying, by the payment service provider, the received information identifying the network user and the received information identifying the payment account during the enrollment session;

receiving or generating, by the payment service provider during the enrollment session, a unique user identifier associated with the network user;

storing, by the payment service provider, the received information identifying the network user and the received information identifying the payment account in association with the received or generated unique user identifier; and

if the received information identifying the network user and the received information identifying the payment account are verified, directing, by the payment service provider, a debit from the identified payment account associated with the network user to execute the payment during the enrollment session and without the payment service provider receiving the unique user identifier from the network user.

2. (Previously Presented) The method of claim 1, wherein the unique user identifier is generated by the payment service provider, and further comprising:

transmitting, by the payment service provider during the enrollment session, the generated unique user identifier if the received information is verified; and

transmitting, by the payment service provider during the enrollment session, a notice of one of (1) verification of the received information and acceptance of the payment request for execution, and (2) non-verification of the received information and non-acceptance of the payment request for execution.

3. (Cancelled)
4. (Previously Presented) The method of claim 2, wherein:
the generated unique user identifier is transmitted with the notice of verification of the received information and acceptance of the payment request for execution.
5. (Previously Presented) The method of claim 2, wherein:
the generated unique user identifier is transmitted at one of (1) a time prior to directing the debit, and (2) a time subsequent to directing the debit.
6. (Original) The method of claim 2, wherein:
the information identifying the network user, the information identifying the payment account, and the payment request are received from one of (1) the network user, and (2) a sponsor which maintains a Web site with which the network user is associated; and
the notice is transmitted to at least one of (1) the network user, and (2) the sponsor.
7. (Original) The method of claim 1, wherein:
the unique user identifier is an account number used to identify the network user to the payment service provider.
8. (Currently Amended) A system comprising:
a first network station configured to transmit, during a communication session over a network, information identifying a network user, information identifying a payment

account associated with the network user, and a payment request to execute a payment on behalf of the network user; and

a second network station associated with a payment service provider and configured to (1) receive the transmitted information identifying the network user, the transmitted information identifying the payment account, and the transmitted payment request, the network user not having previously enrolled with the payment service provider, (2) verify the received information identifying the network user and the received information identifying the payment account during the enrollment session, (3) receive or generate during the communication session a unique user identifier associated with the network user, (4) store the received information identifying the network user and the received information identifying the payment account in association with the received or the generated unique user identifier, and (5) if the received information identifying the network user and the received information identifying the payment account are verified, direct a debit from the payment account associated with the network user to execute the payment during an enrollment session and without receiving the unique identifier from the network user.

9. (Previously Presented) The system of claim 8, wherein the unique user identifier is generated by the second network station, and the second network station is further configured to:

transmit to the first network station during the communication session, the generated unique user identifier if the received information is verified; and

transmit to the first network station during the communication session, a notice of one of (1) verification of the received information and acceptance of the payment request for execution, and (2) non-verification of the received information and nonacceptance of the payment request for execution.

10. (Cancelled)

11. (Previously Presented) The system of claim 9, wherein:

the generated unique identifier is transmitted with the notice of verification of the received information and acceptance of the payment request for execution.

12. (Previously Presented) The system of claim 9, wherein:

the generated unique user identifier is transmitted at one of (1) a time prior to directing the debit, and (2) a time subsequent to directing the debit.

13. (Previously Presented) The system of claim 8, wherein:

the first network station is associated with one of (1) the network user, and (2) a sponsor which maintains a Web site with which the network user is associated.

14. (Original) The system of claim 9, further comprising:

a third network station;

wherein the first network station is associated with a sponsor which maintains a Web site with which the network user is associated;

wherein the third network station is associated with the network user;

and wherein the second network station is further configured to transmit the notice to the third network station.

15. (Original) The system of claim 8, wherein:

the unique identifier is an account number used to identify the network user to the payment service provider.

16. (Currently Amended) An article of manufacture, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, during an enrollment session over a network, information identifying a network user, information identifying a payment account associated with the network user, and a

payment request to execute a payment on behalf of the network user, the network user not having previously enrolled with the payment service provider;

verify the received information identifying the network user and the received information identifying the payment account during the enrollment session;

receive or generate a unique user identifier associated with the network user during the enrollment session;

store the received information identifying the network user and the received information identifying the payment account in association with the received or the generated unique user identifier; and

if the received information identifying the network user and the received information identifying the payment account are verified, direct a debit from the identified payment account associated with the network user to execute the payment during the enrollment session and without receiving the unique user identifier from the network user.

17. (Previously Presented) The article of manufacture of claim 16, wherein the unique identifier is generated, and the read programming further causes the computer to operate so as to:

transmit, if the received information is verified, the generated unique user identifier during the enrollment session; and

transmit, during the enrollment session, a notice of one of (1) verification of the received information and acceptance of the payment request for execution, and (2) non-verification of the received information and non-acceptance of the payment request for execution.

18. (Cancelled)

19. (Previously Presented) The article of manufacture of claim 17, wherein:

the generated unique user identifier is transmitted with the notice of verification of the received information and acceptance of the payment request for execution.

20. (Previously Presented) The article of manufacture of claim 17, wherein:

the generated unique user identifier is transmitted at one of (1) a time prior to directing the debit, and (2) a time subsequent to directing the debit.

21. (Previously Presented) The article of manufacture of claim 17, wherein:

the information identifying the network user, the information identifying the payment account, and the payment request are received from one of (1) the network user, and (2) a sponsor which maintains a Web site with which the network user is associated; and

the notice is transmitted to at least one of (1) the network user, and (2) the sponsor.

22. (Previously Presented) The article of manufacture of claim 16, wherein:

the unique user identifier is an account number used to identify the network user to the payment service provider.

23. (Previously Presented) The method of claim 1, further comprising:

receiving, by the payment service provider during another session over the network, the unique user identifier associated with the network user in association with another payment request to execute another payment on behalf of the network user; and

directing, by the payment service provider, of another debit from the identified payment account associated with the network user to execute the other payment based on the unique user identifier received during this other session.

24. (Previously Presented) The system of claim 8, wherein:

the first network station is further configured to transmit, during another communication session over the network, the unique user identifier associated with the network user and another payment request to execute another payment on behalf of the network user; and

the second network station is further configured to (1) receive the unique user identifier transmitted during this other communication session and the transmitted other payment

request, and direct another debit from the payment account associated with the network user to execute this other payment based on the unique identifier received during this other communication session.

25. (Previously Presented) The article of manufacture of claim 16, wherein the read computer programming further causes the computer to operate so as to:

receive, during another session over the network, the unique user identifier associated with the network user and another payment request to execute another payment on behalf of the network user; and

direct a debit from the identified payment account associated with the network user to execute this other payment based on the unique user identifier received during this other session.

26. (Original) The method of claim 1, wherein verifying the received information identifying the payment account includes verifying that the account can be electronically debited; and

wherein directing the debit from the identified payment account associated with the network user to execute the payment is dependent at least in part on verifying that the account can be electronically debited.

27. (Original) The method of claim 1, further comprising:

prior to directing a debit from the identified payment account associated with the network user, evaluating at least one risk factor relating to the network user to determine acceptable level of risk in accepting payment from the network user; and

wherein directing the debit from the identified payment account associated with the network user to execute the payment is dependent at least in part on evaluating the at least one risk factor relating to the network user.

Applicant: Ganesan et al.
Filed: December 28, 2000
Application No.: 09/749,597
RESPONSE TO OFFICE ACTION MAILED 04/03/2007

28. (Original) The method of claim 1, wherein the payment request to execute a payment on behalf of the network user is received prior to the information identifying the network user and the information identifying a payment account associated with the network user.